



Order Filed on August 18, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
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Fairfield, NJ 07004
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Facsimile: 973-404-8886
Attorneys for Secured Creditor

Harold N. Kaplan (HK-0226)

In Re:

Alexander J. Brooks,

Debtor,

Renee L. Stone,

Joint Debtor.

Case No.: 19-23466-ABA


Chapter: 13

Judge: Andrew B. Altenburg Jr.

ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: August 18, 2021



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Secured Creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE
TRUSTEE FOR AMERICAN HOME MORTGAGE INVESTMENT TRUST 2005-3

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Seymour Wasserstrum

Property Involved ("Collateral"): 1513 Venus Drive, Vineland, N.J. 08360.

Relief sought: ■ Certification of Default

For good cause shown, it is **ORDERED** that Secured Creditor's Certification of Default
is resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The Debtor is overdue for 03 months from 05/01/2021 through 07/01/2021.
 - The Debtor is overdue for 03 payments from 05/01/2021 through 07/01/2021 at \$842.28 per month.

Funds Held In Suspense \$103.46.

Total Arrearages Due \$2,423.38.

2. Debtor must cure all post-petition arrearages, as follows:
 - Debtor shall cure the remaining delinquency in the amount of \$2,423.38 on or before September 30, 2021.
 - Beginning on 08/01/2021, regular monthly mortgage payments shall continue to be made in the amount of \$842.28. This amount is subject to change based on escrow and/or interest rate adjustments.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

■ Immediate payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

4. In the event of Default:

■ Should the cure payment specified above not be tendered within the time allowed or if any regular monthly mortgage payment is not tendered within 15 days of its due date hereafter, Secured Creditor may file a Certification of Default advising the Court of the debtor's failure to make timely payment as provide herein, upon the filing of which the Court shall immediately enter an Order granting Secured Creditor Relief from the Automatic Stay. Notice of said default shall be sent to the Debtor, Debtor's attorney and the Chapter 13 Trustee.

■ Except were inconsistent with this order all terms and conditions of the Court's prior Order entered on 10/15/2020, Docket No. 43 shall remain in full force and effect.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

In re:
Alexander J Brooks
Renee L Stone
Debtors

Case No. 19-23466-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 18, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Alexander J Brooks, Renee L Stone, 1513 Venus Drive, Vineland, NJ 08360-2648

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2021 at the address(es) listed below:

Name	Email Address
Harold N. Kaplan	on behalf of Creditor Deutsche Bank National Trust Company hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigcf@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com

District/off: 0312-1

User: admin

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Total Noticed: 1

Seymour Wasserstrum

on behalf of Joint Debtor Renee L Stone mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Debtor Alexander J Brooks mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8